

United States Bankruptcy Court  
District of Nevada

In re:  
**MICHAEL KENNETH PERRY**  
Debtor

Case No. 23-50913-hlb  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0978-3  
Date Rcvd: Mar 05, 2024

User: admin  
Form ID: 318

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Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2024:**

Recip ID	Recipient Name and Address
db	+ MICHAEL KENNETH PERRY, PO BOX 5492, RENO, NV 89513-5492
aty	+ WILLIAM D COPE, LAW OFFICES OF WILLIAM D COPE LLP, 545 MOGUL MOUNTAIN DR, RENO, NV 89523-9689
12145788	+ ALEX FUGAZZI, Acct No CV- 19-00899, SNELL & WILMER, 3883 HOWARD HUGHES PKWY., STE 1100 Las Vegas, NV 89169-0965
12145790	+ Apelies,LLC, Acct No XXXX-XXX- 1578, PO Box 1578, Middletown, OH 45042-7395
12168369	+ CHRISTINE & KEVIN SCHEETZ, 2821 BAYSHORE DRIVE, NEWPORT BEACH, CA 92663-5612
12145792	#+ Christine & Kevin Scheetz, Acct No Loan to Michael Perry, 829 Barron Ave., Palo Alto, CA 94306-2611
12145796	+ DYNAMIC FUNDING INTERNATIONAL, Acct No PNX BOTANICALS, INC. /M. PERRY, 188 INVERNESS DRIVE WEST, STE 150, Englewood, CO 80112-5207
12145797	Fenimore Craig, P.C., Acct No File # 050686.0001, 2394 E. Camelback Rd., ST 600, Phoenix, AZ 85016-3429
12145799	Greater Commercial Lending, Acct No Loan # 884970578, 5190 Neil Rd. STE 205, Reno, NJ 08950-2000
12145800	Hamid Shahnam, Acct No Case # 20-SSC-1797, PO Box 4147, Burbank, CA 91503
12145801	+ James Wilock, Acct No Personal Loan to Michael Perry, 31 Oak Grove Dr., Novato, CA 94949-7220
12145802	KLCC 1 HOLDINGS LIMITED, Acct No CV- 19-00899, KOSTAKI PANTELIDI 1, KOLOKASIDES BUILDING, 3RD FLOOR, NICOSIA, CYPRUS
12145803	#+ LEX DOMUS LAW, Acct No CV-19-00899, 1712 TESARA VISTA PL, Las Vegas, NV 89128-8261
12145804	+ MARK JOHN PAREKH, Acct No MICHAEL PERRY CONTRACT, 120 SPUR CIRCLE, Wayzata, MN 55391-9577
12145807	+ Performance Finance, Acct No 552180194870, 1515 W 22nd Street, Oak Brook, IL 60523-2007
12145810	+ RANALLI & ZANIL, LLC, Acct No 100.384, 50 WEST LIBERTY ST., STE 1050, Reno, NV 89501-1984
12145812	+ RAUSCH STURM, Acct No FILE # 42717188, 9510 W SAHARA AVE., STE 250, Las Vegas, NV 89117-8832
12145813	+ Reno Radiological Associates, CHTD, Acct No 583469-QRNO1, PO Box 3215, Indianapolis, IN 46206-3215

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QDGIESEKE.COM	Mar 06 2024 05:30:00	W. DONALD GIESEKE, 18124 WEDGE PKWY., STE 518, RENO, NV 89511-8134
ust	+ Email/Text: USTPRegion17.RE.ECF@usdoj.gov	Mar 06 2024 00:37:00	U.S. TRUSTEE - RN - 7, 300 BOOTH STREET, STE 3009, RENO, NV 89509-1362
12145787	+ Email/Text: amscbankruptcy@adt.com	Mar 06 2024 00:37:00	ADT, Acct No 403313276, 3190 S. VAUGHN WAY, Aurora, CO 80014-3512
12145786	+ Email/Text: amscbankruptcy@adt.com	Mar 06 2024 00:37:00	ADT, Acct No 403313276 & 403170195, 3190 S. VAUGHN WAY, AURORA, CO 80014-3512
12145789	+ Email/PDF: bncnotices@becket-lee.com	Mar 06 2024 00:59:39	Amex, Acct No 3499923064576473, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
12145791	EDI: WFFC	Mar 06 2024 05:30:00	Bank of America, Acct No 5474 1521 0994 4251, PO BOX 660441, Dallas, TX 75266-0441
12145795	+ EDI: CCS.COM	Mar 06 2024 05:30:00	CREDIT COLLECTION SERVICES, Acct No REF# 05 0066 58307, PO BOX 607, NORWOOD, MA 02062-0607

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12145793	+ EDI: CITICORP	Mar 06 2024 05:30:00	Citibank/The Home Depot, Acct No 6035320992562676, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
12145794	+ EDI: CITICORP	Mar 06 2024 05:30:00	Costco Citi Card, Acct No 4100390433692023, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
12145798	Email/Text: argbsref@geico.com	Mar 06 2024 00:37:00	GEICO INDEMITTY CO., Acct No 4536-43-29-43, REGIONAL OFFICE, ONE GEICO CENTER, MACON, GA 31296-0001
12145805	Email/Text: bankruptcydpt@mcmcg.com	Mar 06 2024 00:37:00	Midland Credit Management, Inc., Acct No Acct. Ending in 2023, P.O. Box 301030, Los Angeles, CA 90030-1030
12145806	+ Email/Text: _DLBankruptcyDept@nvenergy.com	Mar 06 2024 00:37:00	NV ENERGY, Acct No XXXX-XXXX- 5899, 6226 W. SAHARA AVE., LAS VEGAS, NV 89146-3060
12145809	+ Email/Text: ngisupport@radiusgs.com	Mar 06 2024 00:37:00	RADIUS GLOBAL SOLUTIONS, Acct No XXXX-XXX- 2676, PO BOX 390905, Minneapolis, MN 55439-0905
12145808	+ Email/Text: ngisupport@radiusgs.com	Mar 06 2024 00:37:00	RADIUS GLOBAL SOLUTIONS, Acct No XXXX-XXXX-2023 (Costco Citi), PO BOX 390905, Minneapolis, MN 55439-0905
12145811	Email/Text: lawfirmTX@rsieh.com	Mar 06 2024 00:37:00	Rausch Strum, Acct No File # 4271788, 250 N. Sunnyslope Rd., Suite 300, Brookfield, WI 53005
12145814	+ Email/Text: spcc@renown.org	Mar 06 2024 00:37:00	RENOWN HEALTH, Acct No GUARANTOR # 2446219, 850 HARVARD WAY, Reno, NV 89502-2055
12145816	EDI: WFFC2	Mar 06 2024 05:30:00	WELLS FARGO, N.A., Acct No 9319887098, OVERDRAFT COLLECTION & RECOVERY, PO BOX 5058, Portland, OR 97208-5058

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12145815		VERMICITUDE HOLDINGS LIMITED, Acct No MICHAEL PERRY CONTRACT, 1, LAMPOUSAS ST. 1095, NICOSIA, CYRUS

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2024

Signature: /s/Gustava Winters

District/off: 0978-3  
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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2024 at the address(es) listed below:

Name	Email Address
U.S. TRUSTEE - RN - 7	USTPRegion17.RE.ECF@usdoj.gov
W. DONALD GIESEKE	wdg@renotrustee.com dgieseke@ecf.axosfs.com
WILLIAM D COPE	on behalf of Debtor MICHAEL KENNETH PERRY william@copebklaw.com r64042@notify.bestcase.com

TOTAL: 3

**Information to identify the case:**

Debtor 1 **MICHAEL KENNETH PERRY**  
 First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4973  
 EIN --

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN ----  
 EIN --

United States Bankruptcy Court District of Nevada

Case number: 23-50913-hlb

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

MICHAEL KENNETH PERRY

3/5/24

**By the court:** HILARY L. BARNES  
 United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**